

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

William A. Emerick
Dawn E. Emerick
Debtor(s)

Bankruptcy Case No.: 15-20445-JAD
Doc. # 79
Chapter: 13
Docket No.: 80 – 79
Concil. Conf.: November 3, 2016 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **October 7, 2016**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **October 24, 2016**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **November 3, 2016** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: August 23, 2016

cm: All Creditors and Parties In Interest

Jeffery A. Deller
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William A. Emerick
 Dawn E. Emerick
 Debtors

Case No. 15-20445-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
 Form ID: 410

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Aug 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2016.

db/jdb
 13994777 +William A. Emerick, Dawn E. Emerick, 111 Jessie St., Ellwood City, PA 16117-5407
 14010052 +AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 14026577 +Bayview, 15009 Darnestown rd, Germantown, MD 20874-3105
 13994778 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13994779 Chase, P.O. Box 78420, Phoenix, AZ 85062-8420
 14010057 +Citi Mortgage, P.O. Box 9438, Gaithersburg, MD 20898-9438
 13994780 ESB Bank, 600 Lawrence Ave, Ellwood City, PA 16117-1930
 13994781 +Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499
 13994782 +First National Bank of Pennsylvania, 20100 Route 19, Cranberry Twp, PA 16066-6204
 14010060 Heritage Valley Health System, Family Practice, 2 Peartree Way, Beaver, PA 15009-1954
 13994783 +Hon. Jerry G. Cartwright JR., 607 Lawrence Ave, Ellwood City, PA 16117-1929
 +KML Law Group, P.C., 701 Market Street, Suite 5000 BNY Mellon Independence Ctr.,
 Philadelphia, PA 19106-1538
 13994785 LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 13994784 Laboratory Corp. of America, P.O. Box 2240, Burlington, NC 27216-2240
 13994786 +Michael R. Miller DMD, 228 Cliff St., Suite A, Butler, PA 16001-6020
 14046265 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 13994788 Pediatric Alliance, 110 Washington Avenue, Ste. 215, Carnegie, PA 15106-3613
 13994790 Pennsylvania American Water Co., P.O. Box 371412, Pittsburgh, PA 15250-7412
 14010069 +Richard E. Higley, 213 Morrison Ave, Ellwood City, PA 16117-2685
 14079892 +U.S. Bank National Association,, as Trustee, et al, c/o JPMorgan Chase Bank, N.A.,
 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
 14010072 +Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
 14013616 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14001718 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 24 2016 01:21:32
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,
 Oklahoma City, OK 73124-8848
 14010053 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 24 2016 01:17:55
 Bayview Loan Servicing, ATTN: Customer Service Department,
 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
 13994787 E-mail/Text: mkeibler@pbsmentalhealth.com Aug 24 2016 01:17:53
 PBS Mental Health Associates, PC, 901 East Brady Streetq, Ste 103, Butler, PA 16001-4649
 13994789 E-mail/Text: bankruptcy@firstenergycorp.com Aug 24 2016 01:17:43 Penn Power,
 P.O. Box 3687, Akron, OH 44309-3687
 14031174 +E-mail/Text: csc.bankruptcy@amwater.com Aug 24 2016 01:18:06 Pennsylvania American Water,
 PO Box 578, Alton, IL 62002-0578
 13994791 E-mail/PDF: pa_dc_claims@navient.com Aug 24 2016 01:15:33 Sallie Mae, P.O. Box 9635,
 Wilkes Barre, PA 18773-9635
 14010071 +E-mail/Text: compliance@sentrycredit.com Aug 24 2016 01:18:07 Sentry Credit, Inc.,
 2809 Grand Ave, Everett, WA 98201-3417
 14034271 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 24 2016 01:17:43 West Penn Power,
 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, NA.
 cr U.S. BANK NATIONAL ASSOCIATION
 cr U.S. Bank National Association, Et Al...
 14010051* +AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 14010054* Chase, P.O. Box 78420, Phoenix, AZ 85062-8420
 14010055* +Citi Mortgage, P.O. Box 9438, Gaithersburg, MD 20898-9438
 14010056* +Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499
 14010058* +First National Bank of Pennsylvania, 20100 Route 19, Cranberry Twp, PA 16066-6204
 14010059* Heritage Valley Health System, Family Practice, 2 Peartree Way, Beaver, PA 15009-1954
 14010061* +KML Law Group, P.C., 701 Market Street, Suite 5000 BNY Mellon Independence Ctr.,
 Philadelphia, PA 19106-1538
 14010063* LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 14010062* Laboratory Corp. of America, P.O. Box 2240, Burlington, NC 27216-2240
 14010064* +Michael R. Miller DMD, 228 Cliff St., Suite A, Butler, PA 16001-6020
 14010065* PBS Mental Health Associates, PC, 901 East Brady Streetq, Ste 103, Butler, PA 16001-4649
 14010066* Pediatric Alliance, 110 Washington Avenue, Ste. 215, Carnegie, PA 15106-3613
 14010067* Penn Power, P.O. Box 3687, Akron, OH 44309-3687
 14010068* Pennsylvania American Water Co., P.O. Box 371412, Pittsburgh, PA 15250-7412
 14010070* Sallie Mae, P.O. Box 9635, Wilkes Barre, PA 18773-9635

TOTALS: 3, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: msch
Form ID: 410

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor U.S. Bank National Association, Et Al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Dai Rosenblum on behalf of Debtor William A. Emerick dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com
Dai Rosenblum on behalf of Joint Debtor Dawn E. Emerick dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6